

Income Level	Home Price	Home Location	Real Estate Tax	Mortgage Payment	Federal Income Tax	State Income Tax	Total Income Tax	Electrical Rates FGO & WFGO = XCEL / CCEC	Other Utilities	Total Cost FGO & WFGO = XCEL / CCEC
Homeowner Profile: Single, No Dependents										
\$36,000	\$125,000	MHD	\$1,490	\$6,840	\$3,116	\$1,371	\$4,487	\$814	\$1,054	\$14,685
	125,000	FGO	2,036	6,840	3,173	441	3,614	696/774	849	14,035/14,113
	125,000	WF	1,955	6,840	3,185	442	3,627	696/774	576	13,694/13,772
60,000	200,000	MHD	2,608	10,944	6,573	2,736	9,309	1,064	1,054	24,979
	200,000	FGO	3,257	10,944	6,893	926	7,819	906/990	849	23,775/23,859
	200,000	WF	3,129	10,944	6,894	930	7,824	906/990	576	23,379/23,463
100,000	300,000	MHD	4,097	16,417	14,441	5,153	19,594	1,214	1,054	42,376
	300,000	FGO	4,885	16,417	15,020	2,048	17,068	1,032/1,098	849	40,251/40,317
	300,000	WF	4,693	16,417	15,067	2,055	17,122	1,032/1,098	576	39,840/39,906
Homeowner Profile: Head of Household, Family of 2										
\$36,000	\$125,000	MHD	\$1,490	\$6,840	\$2,432	\$1,086	\$3,518	\$814	\$1,054	\$13,716
	125,000	FGO	2,036	6,840	2,448	374	2,822	696/774	849	13,243/13,321
	125,000	WF	1,955	6,840	2,448	374	2,822	696/774	576	12,889/12,967
60,000	200,000	MHD	2,608	10,944	5,142	2,389	7,531	1,464	1,054	23,601
	200,000	FGO	3,257	10,944	5,294	723	6,017	1,242/1,278	849	22,309/22,345
	200,000	WF	3,129	10,944	5,313	725	6,038	1,242/1,278	576	21,929/21,965
100,000	300,000	MHD	4,097	16,417	12,288	4,779	17,067	1,514	1,054	40,149
	300,000	FGO	4,885	16,417	12,849	1,748	14,597	1,284/1,314	849	38,032/38,062
	300,000	WF	4,693	16,417	12,895	1,754	14,649	1,284/1,314	576	37,619/37,649
Homeowner Profile: Married, Family of 4										
\$36,000	\$125,000	MHD	\$1,490	\$6,840	\$1,000	\$535	\$1,535	\$914	\$1,054	\$11,833
	125,000	FGO	2,036	6,840	1,000	184	1,184	780/864	849	11,689/11,773
	125,000	WF	1,955	6,840	1,000	184	1,184	780/864	576	11,335/11,419
60,000	200,000	MHD	2,608	10,944	3,897	1,785	5,682	1,614	1,054	21,902
	200,000	FGO	3,257	10,944	3,979	591	4,570	1,368/1,386	849	20,988/21,006
	200,000	WF	3,129	10,944	3,998	593	4,591	1,368/1,386	576	20,608/20,626
100,000	300,000	MHD	4,097	16,417	8,623	4,174	12,797	1,714	1,054	36,079
	300,000	FGO	4,885	16,417	8,931	1,331	10,262	1,452/1,458	849	33,865/33,871
	300,000	WF	4,693	16,417	8,959	1,337	10,296	1,452/1,458	576	33,434/33,440

This independent cost-of-living comparison analyzes important economic variables between Moorhead, Fargo, and West Fargo properties. Additional factors such as land costs and special assessments for new construction should be considered. Only several categories of comparison are presented here. For additional categories and for the assumptions used, please call Neighborhood Services at 218-299-5434, or toll-free 877-833-6667.

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